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I, Donna L. Angotti (Reg. No. 32,679), hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below:

Date: April 19, 2007

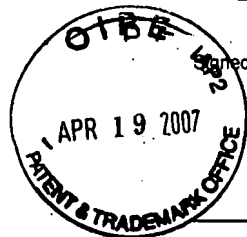
Signed: Donna L. Angotti

Donna L. Angotti (Reg. No. 32,679)

PATENT

Paper No.

File: Marketcore-
1902/005



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : ERLANGER, Michael D.
Serial No. : 09/370,619
Filed : 7 August 1999
For : EFFICIENT MARKET FOR FINANCIAL
PRODUCTS
Group Art Unit : 3694
Examiner : COLBERT, Ella

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

S I R :

In response to the Office Action mailed October 19, 2006, in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. Filed concurrently is a petition for a (3) three month extension of time and the requisite fee. Accordingly, the time for response is extended to April 19, 2007, and this response is timely filed.

The Amendment to the Abstract begins on page 3.

The substitute Abstract is on page 4.

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01 FC:2201
02 FC:2202

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225.00 OP

The Amendments to the claims begin on page 5.

The Remarks begin on page 39.